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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
DISTRICT OF MASSACHUSETTS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	 Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Identify Yourself			
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
1.	Your full name			
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Patrick First name Joseph Middle name	First name Middle name	_
	Bring your picture identification to your meeting with the trustee.	Corrigan Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)	_
2.	All other names you have used in the last 8 years			
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-6731		

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Debtor 1 Patrick Joseph Corrigan

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):		
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	□ I have not used any business name or EINs. DBA Corrigan Construction (ceased in 2013) Business name(s) EINs	☐ I have not used any business name or EINs. Business name(s) EINs		
5.	Where you live	12 Haven Street	If Debtor 2 lives at a different address:		
		Dover, MA 02030-2236 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code		
Norfolk County		Norfolk			
		County	County		
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.		
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code		
Why you are choosing this district to file for		Check one:	Check one:		
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)		

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Debtor 1 Patrick Joseph Corrigan

Case number (if known)

Par	t 2: Tell the Court About	Your B	ankruptcy Ca	se					
7.	The chapter of the Bankruptcy Code you are	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box. Chapter 7							
	choosing to file under								
		□с	hapter 11						
		□с	hapter 12						
		□с	hapter 13						
3.	How you will pay the fee	•	about how yo	u may pay. Typ attorney is subi	ically, if you are paying the fee yo	k with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with			
					he fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay in Installments (Official Form 103A).				
			I request that but is not req that applies to	t my fee be wa uired to, waive y o your family siz	lived (You may request this option your fee, and may do so only if your fee and you are unable to pay the	n only if you are filing for Chapter 7. By law, a judge may, our income is less than 150% of the official poverty line fee in installments). If you choose this option, you must fill Official Form 103B) and file it with your petition.			
€.	Have you filed for bankruptcy within the last 8 years?	■ No							
			District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	■ No							
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor			Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ No		ur landlord obta	12. itial Statement About an Eviction	It you and do you want to stay in your residence? Judgment Against You (Form 101A) and file it with this			

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Debtor 1 Patrick Joseph Corrigan

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Case number (if known)

Part	3: Report About Any Bu	sinesses	You Own	as a Sole Propriet	or
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.	
		☐ Yes.	Name	and location of bus	iness
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.	operate as Name of business, if any and is not a entity such on,			
If you have more than one sole proprietorship, use a separate sheet and attach				e & ZIP Code	
	it to this petition.		Check	k the appropriate box	x to describe your business:
				Health Care Busin	ess (as defined in 11 U.S.C. § 101(27A))
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))
				Stockbroker (as de	efined in 11 U.S.C. § 101(53A))
				Commodity Broke	r (as defined in 11 U.S.C. § 101(6))
				None of the above	
Chapter 11 of the deadlines. If you indicate that you are a small but			s. If you ir is, cash-fl	ndicate that you are a ow statement, and f	court must know whether you are a small business debtor so that it can set appropriate a small business debtor, you must attach your most recent balance sheet, statement of ederal income tax return or if any of these documents do not exist, follow the procedure
	For a definition of small	■ No.	I am r	not filing under Chap	ter 11.
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code.		11, but I am NOT a small business debtor according to the definition in the Bankruptcy
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.
Part	A: Bonort if You Own or	Have Any	, Uazardo	us Proporty or Any	Property That Needs Immediate Attention
	•		пагагис	ous Property of Ally	rroperty that Needs infinediate Attention
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	■ No. □ Yes.	What is	the hazard?	
	identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?			liate attention is why is it needed?	
For example, do you own perishable goods, or livestock that must be fecor a building that needs urgent repairs?			Where is	s the property?	
	J 2000 - 2 p 2000 2 0				Number, Street, City, State & Zip Code

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Debtor 1 Patrick Joseph Corrigan

Case number (if known)

15. Tell the court whether you have received a briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

Explain Your Efforts to Receive a Briefing About Credit Counseling

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or

making rational decisions about finances.

about imances.

☐ **Disability.** My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

□ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a	briefing about credit
counseling because of:	_

Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to be unable to participate in a briefing

in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 15-15059 Doc 1 Filed 12/31/15 Entered 12/31/15 15:18:54 Desc Main

Page 6 of 15 Document Case number (if known) Debtor 1 Patrick Joseph Corrigan Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses □ No are paid that funds will Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion ■ \$1,000,001 - \$10 million estimate your assets to **□** \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion □ \$10,000,001 - \$50 million be worth? □ \$100,001 - \$500,000 □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$500,001 - \$1 million ☐ More than \$50 billion □ \$100,000,001 - \$500 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$1,000,000,001 - \$10 billion ■ \$10.000.001 - \$50 million to be? **\$100,001 - \$500,000** □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million □ \$500,001 - \$1 million ☐ More than \$50 billion □ \$100,000,001 - \$500 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Patrick Joseph Corrigan Signature of Debtor 2 Patrick Joseph Corrigan Signature of Debtor 1

Executed on

December 31, 2015

Executed on

MM / DD / YYYY

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Debtor 1 Patrick Joseph Corrigan

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Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ David F	Reier BBO No.	Date	December 31, 2015	
Signature of	f Attorney for Debtor		MM / DD / YYYY	
David Reic	er BBO No.			
Posternak	Rankstein & Lund LLP			
Firm name				
Prudential	l Tower			
800 Boyls	ton Street			
Boston, M	IA 02199-8004			
Number, Street,	, City, State & ZIP Code			
Contact phone	617-973-6100	Email address		
546202				
Bar number & S	State			

Certificate Number: 15725-MA-CC-026683233



CERTIFICATE OF COUNSELING

I CERTIFY that on <u>December 16, 2015</u>, at <u>5:42</u> o'clock <u>PM EST</u>, <u>Patrick Corrigan</u> received from <u>001 Debtorce</u>, <u>Inc.</u>, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the <u>District of Massachusetts</u>, an individual [or group] briefing that complied with the provisions of 11 U.S.C. §§ 109(h) and 111.

A debt repayment plan <u>was not prepared</u>. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: December 16, 2015 By: /s/Alisha Parekh

Name: Alisha Parekh

Title: Counselor

^{*} Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. *See* 11 U.S.C. §§ 109(h) and 521(b).

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United States Bankruptcy Court District of Massachusetts

District of Wassachastes						
n re	Patrick Joseph Corrigan		Case No.			
		Debtor(s)	Chapter	7		
	VFRI	IFICATION OF CREDITOR M	/ATRIX			
	VER	TELLION OF CREDITOR IV	17111121			
e abo	ove-named Debtor hereby verifies t	that the attached list of creditors is true and cor	rect to the best	of his/her knowledge.		
ate:	December 31, 2015	/s/ Patrick Joseph Corrigan				
		Patrick Joseph Corrigan				

Signature of Debtor

1627 Sherborn, LLC 12 Haven Street Dover, MA 02030

284 North Street, LLC 284 North Street Medfield, MA 02052

ACC Loan Management Charlemont Place Dublin 2, IRELAND

Aengus Burns Grant Thornton Mayoralty House Flood Street Galway, IRELAND

AIB Bank Bankcentre Ballsbridge Dublin 4, IRELAND

Bank of America PO Box 982235 El Paso, TX 79998-2235

Bank of Canton 490 Turnpike Street Canton, MA 02021

Bank of Ireland 40 Mespil Road Dublin 4, IRELAND

Bank of Scotland Chapel House 21-26 Parnell Street Dublin 1, IRELAND

Blue Cross Blue Shield 101 Huntington Avenue Suite 1300 Boston, MA 02199

Bridgewater Credit Union 75 Main Street PO Box 610 Bridgewater, MA 02324

Capita Asset Services (Ireland) Limited Capital House 3 Upper Queen Street Belfast, BT1 6FB, IRELAND

CD Development Limited Lacala Truskee East Village of Barna County of Galway IRELAND

Chris Crehan c/o Knocknacarra Investments Limited 2 Cluian Mhor Clybaun Road County of Galway Galway, IRELAND

Cordil Construction Limited Lacala Truskee East Village of Barna County of Galway IRELAND

Corrigan & Dillon Partnership Lacala Truskee East Village of Barna County of Galway IRELAND

Damian Crehan c/o Knocknacarra Investments Limited 2 Cluain Mhor Clybaun Road County of Galway Galway, IRELAND

Dedham Savings Bank 55 Elm Street Dedham, MA 02026

Dillon Eustace 33 Sir John Rogerson's Quay Dublin 2, IRELAND

Dun Eibhir Management Limited Lacala Truskee East Village of Barna County of Galway IRELAND

First Boston Associates LLC 859 Willard Street Quincy, MA 02169

Five Conrick Lane LLC 12 Haven Street Dover, MA 02030

Galligan Johnston Solicitors 15 Clanwilliam Terrace Dublin 2, IRELAND Gerry Dillon Lacala Truskee East Village of Barna County of Galway IRELAND

Haven Terrace LLC 12 Haven Street Dover, MA 02030

Hibernian Aviva General Insurance Ltd One Park Place Hatch Street Dublin 2, IRELAND

Karina Corrigan 12 Haven Street Dover, MA 02030

KBC Bank Sandwith Street Dublin 2, IRELAND

Knocknacarra Investments Limited
2 Cluain Mhor Clybaun Road
County of Galway
Galway, IRELAND

Michael McAteer Grant Thornton 24-26 City Quay Dublin 2, IRELAND

Michael Thomas Durkan and Patrick Durkan Bridge Street Louisburg, Westport County of Mayo IRELAND

Michelle Kozin 25 Haven Street Dover, MA 02030

Munich Re Capital Limited St. Helen's 1 Undershaft London, EC3A 8EE, ENGLAND

Needham Savings Bank 1063 Great Plain Avenue Needham, MA 02492

Office of the Revenue Commissioners Dublin Castle Dublin 2, IRELAND Promontoria (Arrow) Limited 1 Grant's Row Mount Street Lower Dublin 2, IRELAND

Rose, Chinitz & Rose One Beacon Street, 23rd Floor Attn: Alan Rose Boston, MA 02108

Round Tuit Enterprises 100 Spring Street Attn: Gary D. Pelletier Millis, MA 02054

Savilles
33 Molesworth Street
Dublin 2, IRELAND

Sheila Corrigan 284 North Street Medfield, MA 02052

Societe Generale
IFSC House, Third Floor
IFSC
Dublin 1, IRELAND

Start Mortgages Limited Trimleston House, Beech Hill Campus Clonskeagh Dublin 4, IRELAND

The Cloutier Law Firm 1990 Centre Street Attn: Kevin M. Cloutier West Roxbury, MA 02132

Ulster Bank Group Centre George's Quay Dublin 2, IRELAND

Ulster Bank Ireland Limited First Floor 63 Ranelagh Dublin 6, IRELAND

Uri Dahan 859 Willard Street Suite 400 Quincy, MA 02170

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William M. Hill, Esq.
Mintz Levin Cohn Ferris Glovsky & Popeo
1 Financial Center
Boston, MA 02111

Winters Property Management Co. Liosban Business Park, Unit 5A Tuam Road Galway City, IRELAND Case 15-15059 Doc 1 Filed 12/31/15 Entered 12/31/15 15:18:54 Desc Main Document Page 15 of 15

OFFICIAL FORM 7

United States Bankruptcy Court District of Massachusetts

		DIS	rict of Massachusetts		
In re Pa	atrick Joseph Corrigan		Debtor(s)	Case No. Chapter	7
			Debioi(s)	Chapter	
		DECLARATIO	N RE: ELECTRONI	C FILING	
PART I-	DECLARATION OF	PETITIONER			
DECLAR the Document	I in my Petition (the "ATION is to be filed ment. I understand the	Document"), filed with the Clerk of lat failure to file to	d electronically, is true Court electronically c	e and correct. I concurrently with may cause the De	that all of the information understand that this in the electronic filing of ocument to be struck and
paper doo with the (cuments containing or Court are the property	riginal signatures of the bankruptc	executed under the pe	nalties of perjurnaintained by th	l Rule (MEFLR)-7(a) all ry and filed electronically e authorized CM/ECF
Dated:	December 31, 2015	Signe	Patrick Joseph Con (Affiant)	eph, Coll rrigan	rígen.
PART II	- DECLARATION C	F ATTORNEY (I	F AFFIANT IS REPRESENTEI	BY COUNSEL)	
the Documentablished	ment and this DECLA ed by local rule and s	<i>IRATION</i> , and I had and ing order. The lelow constitutes to	have followed all other his DECLARATION is my certification of the	electronic filing based on all inf	ave the affiant a copy of g requirements currently formation of which I have by Fed. R. Bankr. P. 9011.
				SO No. 546202 For Affiant	
			Attorney	OI AIIIdill	